

CAPITAL COMMERCE BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 2242970	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$237	\$227	-4.4%		
Loans	\$200	\$176	-11.8%		
Construction & development	\$18	\$12	-31.9%		
Closed-end 1-4 family residential	\$53	\$51	-4.6%		
Home equity	\$4	\$4	-1.6%		
Credit card	\$0	\$0	3.8%		
Other consumer	\$1	\$1	-29.6%		
Commercial & Industrial	\$57	\$49	-14.1%		
Commercial real estate	\$61	\$54	-12.1%		
Unused commitments	\$29	\$24	-18.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$22	2.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$1	-38.1%		
Cash & balances due	\$4	\$17	335.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$217	\$212	-2.6%		
Deposits	\$199	\$198	-0.7%		
Total other borrowings	\$16	\$12	-26.8%		
FHLB advances	\$15	\$12	-20.0%		
Equity					
Equity capital at quarter end	\$20	\$15	-24.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	6.2%	--		
Tier 1 risk based capital ratio	10.2%	8.6%	--		
Total risk based capital ratio	11.5%	9.9%	--		
Return on equity ¹	-13.6%	-116.2%	--		
Return on assets ¹	-1.1%	-8.7%	--		
Net interest margin ¹	3.9%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	50.6%	63.6%	--		
Loss provision to net charge-offs (qtr)	189.0%	205.0%	--		
Net charge-offs to average loans and leases ¹	1.2%	3.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	36.9%	26.9%	0.2%	8.7%	--
Closed-end 1-4 family residential	6.3%	8.5%	0.6%	0.6%	--
Home equity	1.4%	2.1%	0.0%	0.0%	--
Credit card	5.3%	0.0%	0.0%	0.0%	--
Other consumer	17.4%	24.8%	0.0%	0.0%	--
Commercial & Industrial	0.3%	0.9%	0.1%	0.1%	--
Commercial real estate	1.2%	6.2%	0.4%	0.1%	--
Total loans	5.7%	6.6%	0.3%	0.9%	--